

77. (new) The apparatus according to claim 75 wherein the at least one remote database comprises insurance information, and wherein the insurance information includes data corresponding to the patient.

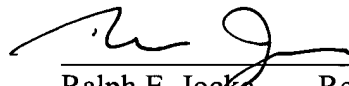
**Remarks**

Claim 1 has been amended. New claims 31-77 have been added. Claims 1 and 31-77 are now pending in the application.

Please charge the fees associated with 28 additional claims in excess of 20 (28 x \$18 = \$504) and any other fees due to deposit account 04-1077.

Favorable consideration of the pending claims is requested.

Respectfully submitted,



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